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Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known

Application Number	10/805,314
Filing Date	March 22, 2004
First Named Inventor	Mark S. Tenney
Art Unit	3624
Examiner Name	
Attorney Docket Number	MST032204

Sheet	6	of	10
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U. S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

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NON PATENT LITERATURE DOCUMENTS				
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		Mark S. Tenney. Esg equity extensions. Technical report, 4313 Lawrence Street, Alexandria, Virginia 22309, March 2003.		
		Mark S. Tenney. Non-normal variables with the esg. Technical report, 4313 Lawrence Street, Alexandria, Virginia 22309, February 2003.		
		Mark S. Tenney and MFC. Mfc web page. Technical report, 4313 Lawrence Street, Alexandria, Virginia 22309, 1997-2004.		
		Mark S. Tenney. Financial regime switching vector autoregression information disclosure statement: Sales related activity. Technical report, 4313 Lawrence Street, Alexandria,		
		Mark S. Tenney. Financial regime switching vector autoregression information disclosure statement: Web page information and links. Technical report, 4313 Lawrence Street, Alex		
		Mark S. Tenney. Mathematical finance company: A beacon in the sea of risk. Technical report, 4313 Lawrence Street, Alexandria, Virginia 22309.		

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		Mark S. Tenney. Dynamic dynamic-programming solutions for the portfolio of risky assets. Technical report, 4313 Lawrence Street, Alexandria, Virginia 22309, 1995.	
		Mark S. Tenney. New developments in investment mathematics: Green's function numerical methodTM. In New York Spring Meeting, volume 21:2 of Record, Schaumburg, IL, May 1995.	
		Mark S. Tenney. Forecasting interest rates and fixed income returns. construction, calibration, and application of interest rate generators. In Colorado Springs Spring Meeting	
		Mark S. Tenney. Teaching notes. In Alexandria and Atlanta Meetings, Interest Rate Seminar, Schaumburg, IL, November and December 1996. Society of Actuaries.	
		IAFE Aug 23, 96 Green's Function Numerical Method, July 2, 1996 and Dec 2, 1996	

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		David Beaglehole and Mark Tenney. General solutions to some interest rate contingent claims pricing equations. Journal of Fixed Income, September 1991.	
		David Beaglehole and Mark Tenney. Corrections and additions to, "a nonlinear equilibrium model of the term structure of interest rates". Journal of Financial Economics, 32(3):	
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		Micheal Davlin and Mark Tenney. Pricing with stochastic foreign exchange and interest rates. Unpublished paper,, 1997.	
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		Mark S. Tenney. Discrepancy and discrepancies in monte carlo. Technical report, Mathematical Finance Company, 4313 Lawrence Street, Alexandria, Virginia 22309, June 2003.	

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		Working version: July 2002 Qiang Dai and Kenneth Singleton. Fixed income pricing. In George Constantinides, Michael Harris, and Rene Stulz, editors, Handbook of Economics and	
		Working version: July 2002 Qiang Dai and Kenneth Singleton. Term structure dynamics in theory and reality. The Review of Financial Studies, 16(3):631-678, Fall 2003.	
		Qiang Dai, Kenneth Singleton, and Wei Yang. Regime shifts in a dynamic term structure model of u.s. treasury bond yields. Technical report, Stanford, October 2003.	
		Andrew Ang and Beakert, Geert. Short rate nonlinearities and regime switches.	
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		Andrew Ang and Geert Bekaert. How do regimes affect asset allocation? Technical report, Columbia University, October 2003.	
		Andrew Ang and Geert Bekaert. The term structure of real rates and expected inflation. Technical report, Columbia University, April 2004.	
		Hans-Martin Krolzig. Predicting markov switching vector autoregressive processes. Technical report, April 2000.	
		Hans-Martin Krolzig. Estimation, structural analysis and forecasting of regime switching models with msvar for ox. Technical report, February 2001.	
		Don Chance. Bibliography of term structure and interest rate derivatives literature. Technical report, Louisiana State University, 2004.	

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		Mark S. Tenney. 9pd: Economic scenario generators. In Washington 2000, Valuation Actuary Symposium, Schaumburg, IL, September 2000. Society of Actuaries.	
		Steven L. Craighead, Michael Davlin, Vladimir S. Ladyzhets, Mark S. Tenney, and Hongfei Zhang. State of the art in applying economic scenario generators in the life insurance	
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		Faye et al Albert. 27pd interest scenarios. In Chicago Annual Meeting, volume 26:3 of Record, Schaumburg, IL, October 2000. Society of Actuaries.	
		Mark S. Tenney. Double mean reverting process TM . In Boston Annual Meeting, volume 21:4B of Record, Schaumburg, IL, October 1995. Society of Actuaries.	

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		David K. Sandberg. A summary of the uvs project. Risk and Rewards, (45):24-25, March 2001.	
		Tony Dardis. Editor's column. Risk and Rewards, (33):2, August 1999.	
		Donna C. Novak and David K. Sandberg. 92pd unified valuation system update. In San Diego Spring Meeting, volume 26:2 of Record, Schaumburg, IL, June 2000. Society of Actuaries	
		Warren R. et. al. Luckner. Professional Actuarial Specialty Guide: Asset Liability Management. Society of Actuaries, Schaumburg, IL, 2003.	
		Steven Craighead and Mark S. Tenney. Economic scenario generation for insurance and pension rational decision making under uncertainty.98v1	
		David F. Babbel and Craig Merrill. Economic valuation models for insurers. American Actuarial Journal, pages 1-17, July 1998.	

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		David N. Becker and Peter Fitton. Interest rate model risk. In Lake Buena Vista 1996, Valuation Actuary Symposium, Schaumburg, IL, September 1996. Society of Actuaries.	
		Arnold A. Dicke and David K. Sandberg. Session 20if new uvl update. In Los Angeles 1999, Valuation Actuary Symposium, Schaumburg, IL, September 1999. Society of Actuaries.	
		Victor Modugno. 30-year treasury rates and defined benefit plans. Risk and Rewards, (38):1,13-20, February 2002.	
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		Murray John Taylor. Stochastic risk modeling in banks versus insurers. In Toronto Spring Meeting, volume 27:2 of Record, Schaumburg, IL, June 2001. Society of Actuaries.	

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		Steven Craighead. 81pd stochastic immunization. In San Diego Meeting, volume 26:1 of Record, Schaumburg, IL, June 2000. Society of Actuaries.	
		James C. Hickman and Elias S. Shiu. 12pd a retrospective on 50 years of advances in theory and practice of finance. In San Francisco Annual Meeting, volume 25:3 of Record, Sch	
		Arnold Dicke. 117pd current developments in financial reporting. In Washington Annual Meeting, volume 23:3 of Record, Schaumburg, IL, October 1997. Society of Actuaries.	
		Donald P. Groover. 490f asset/liability management in practice. In Orlando Annual Meeting, volume 22:3 of Record, Schaumburg, IL, October 1996. Society of Actuaries.	
		David N. Becker. Financial economics: The option you can't refuse. In Colorado Springs Spring Meeting, volume 22:2 of Record, Schaumburg, IL, June 1996. Society of Actuaries.	

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		John Manistre. A geometric approach to exact solutions in finance and actuarial science. In Calgary Alberta Meeting, volume ARCH 98 V1 of 32nd Actuarial Research Conference, S	
		David P. M. Scollnik. Preface. In Calgary Alberta Meeting, volume ARCH 98 V1 of 32nd Actuarial Research Conference, Schaumburg, IL, August 1997. Society of Actuaries.	
		David P. M. Scollnik. Table of contents. In Calgary Alberta Meeting, volume ARCH 98 V1 of 32nd Actuarial Research Conference, Schaumburg, IL, August 1997. Society of Actuaries	
		Mark Saksonov. Stochastic optimization techniques for pricing callable bonds: Continuous time approach. In Pennsylvania State University, volume ARCH 96 V1 of 30nd Actuarial R	

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